

STATE OF WASHINGTON
OFFICE OF THE INSURANCE COMMISSIONER

In The Matter of

CYNTHIA BARROWS,

Licensee.

ORDER NO. 15-0070

WAOIC# 798076
NPN 16452942

ORDER REVOKING LICENSE

To: Cynthia Barrows
2409 S 15th St
Mount Vernon, WA 98274

ninners67@gmail.com

IT IS ORDERED AND YOU ARE HEREBY NOTIFIED that your Washington State insurance producer's license is **REVOKED**, effective **April 10, 2015**, pursuant to RCW 48.17.530 and RCW 48.17.540(2).

THIS ORDER IS BASED ON THE FOLLOWING:

1. Cynthia Barrows ("the Licensee") is a Washington resident insurance producer, WAOIC No. 798076, licensed since November 2, 2011.
2. The Skagit County prosecutor has charged the Licensee with five counts of First Degree Theft, a felony. The trial is pending. The Licensee previously disclosed to the Insurance Commissioner a 2000 felony conviction for "larceny under \$100."
3. In April 2014, a Skagit County Deputy Sheriff contacted the Insurance Commissioner and reported that they were investigating allegations that the Licensee had stolen over \$295,000 from individual self funded health plan accounts. By the end of July 2014, the Skagit County prosecutor filed charge against the Licensee.

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State of Washington
Office of Insurance Commissioner
5000 Capitol Blvd.
PO Box 40255
Olympia, WA 98504-0255

4. In September 2014, the Insurance Commissioner contacted the Licensee to remind her that RCW 48.17.597 required licensees to report criminal charges within 30 days of the initial hearing and to ask why she had not notified the Insurance Commissioner. The Licensee responded that she was waiting to see if the charges would be dropped.

5. In October 2014, Insurance Commissioner contacted the Licensee again as the Insurance Commissioner still had not received copies of the charges. In November 2014, the Licensee provided the Insurance Commissioner with documents from Skagit County Superior Court. Attached to the court documents was a Skagit County Deputy Sheriff's affidavit, which explained that the Licensee "admitted to stealing the money from client accounts and having it transferred to her own personal accounts."

6. The Insurance Commissioner sent an email to the Licensee, as follows: "In Deputy Sheriff Duane Neufeld's affidavit, he states that you admitted to stealing money from client accounts. Is that true?" The Licensee responded: "Yes that is true."

APPLICABLE LAW:

1. RCW 48.17.530(1) allows the Insurance Commissioner to place on probation, suspend, revoke, or refuse to issue or renew an adjuster's license, an insurance producer's license, a title insurance agent's license, or any surplus line broker's license, or may levy a civil penalty in accordance with RCW 48.17.560 or any combination of actions, for any one or more of the following causes:

- (b) Violating any insurance laws, or violating any rule, subpoena, or order of the commissioner or of another state's insurance commissioner;
- (d) Improperly withholding, misappropriating, or converting any moneys or properties received in the course of doing insurance business;
- (g) Having admitted or been found to have committed any insurance unfair trade practice or fraud;
- (h) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in this state or elsewhere;

IT IS FURTHER ORDERED that you return your insurance producer's license certificate to the Insurance Commissioner on or before the effective date of the revocation of your license, as required by RCW 48.17.530(4). Return your license to:

Licensing Manager
Office of the Insurance Commissioner
P. O. Box 40257
Olympia, WA 98504-0257

Executed this 23rd day of March, 2015.



MIKE KREIDLER
Insurance Commissioner

By and through his designee



Drew Stillman
Insurance Enforcement Specialist
Legal Affairs Division

NOTICE OF YOUR RIGHT TO A HEARING

If you are aggrieved by this Order Revoking License, RCW 48.04.010 permits you to demand a hearing. You must demand a hearing in writing within 90 days after the date of this Order Revoking License or you will waive your right to a hearing.

If the Insurance Commissioner receives your demand for a hearing before the effective date listed on the order revoking your license, the revocation will be automatically stayed (postponed) and your license will remain in effect pending the hearing.

Your demand for a hearing should be sent to the following address and must briefly state how you are harmed by this decision and why you disagree with it:

Hearings Unit
Office of the Insurance Commissioner
PO Box 40255
Olympia, WA 98504-0255

You will be notified of the time and place of your hearing. If you have questions about filing a demand for hearing or the hearing process, please telephone the Hearings Unit at (360) 725-7002 or send an email to HearingsU@OIC.wa.gov.

CERTIFICATE OF MAILING

The undersigned certifies under the penalty of perjury under the laws of the state of Washington that I am now and at all times herein mentioned, a citizen of the United States, a resident of the state of Washington, over the age of eighteen years, not a party to or interested in the above-entitled action, and competent to be a witness herein.

On the date given below I caused to be served the foregoing ORDER REVOKING LICENSE on the following individual by email and by depositing in the U.S. mail via state Consolidated Mail Service with proper postage affixed to:

Cynthia Barrows
2409 S 15th St
Mount Vernon, WA 98274

ninners67@gmail.com

Dated this 23rd day of March, 2015, in Tumwater, Washington.



Josh Pace
Secretary Senior
Legal Affairs Division